



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [HUNTINGTON BANCSHARES INCORPORATED](#)

City/State [COLUMBUS, OH](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [178,782,402](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HUNTINGTON BANCSHARES INCORPORATED](#)

[41 SOUTH HIGH STREET](#)

[COLUMBUS, OH 43287](#)

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Summary Ratios

	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019					
Average assets (\$000)	178,426,172		130,245,780		151,966,477		116,932,622		108,027,800					
Net income (\$000)	998,876		516,787		1,294,716		817,212		1,410,914					
Number of BHCs in peer group	132		131		130		128		125					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:														
Percent of Average Assets														
Net interest income (tax equivalent)	2.73	2.67	51	2.82	2.65	58	2.74	2.60	57	2.79	2.77	43	3.02	3.01
+ Non-interest income	1.12	0.96	66	1.24	1.11	63	1.21	1.04	66	1.35	1.21	61	1.34	1.32
- Overhead expense	2.35	2.17	69	2.85	2.24	84	2.87	2.17	87	2.36	2.57	44	2.53	2.69
- Provision for credit losses	0.10	0.09	64	0.23	-0.15	97	0.02	-0.09	77	0.93	0.51	86	0.26	0.15
+ Securities gains (losses)	0	0	43	0.02	0.01	80	0.01	0.01	70	0	0.02	3	-0.02	0.01
+ Other tax equivalent adjustments	0	0	78	0	0	48	0	0	46	0	0	48	0	0
= Pretax net operating income (tax equivalent)	1.39	1.40	51	0.99	1.79	9	1.06	1.66	8	0.85	1.04	32	1.56	1.56
Net operating income	1.12	1.06	60	0.79	1.36	10	0.85	1.26	10	0.70	0.81	34	1.31	1.19
Net income	1.12	1.06	60	0.79	1.35	10	0.85	1.26	10	0.70	0.82	33	1.31	1.19
Net income (Subchapter S adjusted)					2.16			1.97			1.18			1.17
Percent of Average Earning Assets														
Interest income (tax equivalent)	3.11	3.12	48	3.02	3.14	40	3.04	3.06	46	3.38	3.55	34	4.25	4.41
Interest expense	0.15	0.24	32	-0.01	0.27	0	0.06	0.25	9	0.39	0.52	33	0.99	1.08
Net interest income (tax equivalent)	2.97	2.88	54	3.03	2.85	59	2.98	2.80	60	2.99	3.01	43	3.26	3.33
Losses, Allowance, and Past Due + Nonaccrual														
Net loan and lease losses / Average loans and leases	0.05	0.08	51	0.30	0.13	84	0.22	0.11	80	0.56	0.27	82	0.35	0.21
Earnings coverage of net loan and lease losses (X)	46.92	-9.51	68	5.81	4.52	25	7.40	39.72	21	4.59	22.91	21	7.30	24.40
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.76	1.17	89	1.98	1.39	84	1.81	1.23	88	2.22	1.58	83	1.04	0.83
Allowance for loan and lease losses / Total loans and leases	1.75	1.15	89	1.96	1.37	85	1.79	1.20	88	2.19	1.55	84	1.03	0.81
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.56	0.41	75	0.87	0.63	73	0.64	0.49	75	0.65	0.71	49	0.63	0.57
30-89 days past due loans and leases / Total loans and leases	0.59	0.32	84	0.37	0.27	75	0.52	0.32	79	0.47	0.39	70	0.57	0.43
Liquidity and Funding														
Net noncore funding dependence	5.91	3.09	65	-3.73	-1.82	46	0.92	-2.33	61	4.76	3.20	60	13.44	14.45
Net short-term noncore funding dependence	2.53	-1.79	69	-7.18	-8.21	47	-1.66	-7.71	68	-0.61	-4.76	62	6.30	3.38
Net loans and leases / Total assets	65.21	61.60	58	63.41	59.81	58	64.10	58.67	64	65.89	61.58	59	69.26	63.77
Capitalization														
Tier 1 leverage ratio	8.46	9.08	30	11.65	9.11	92	8.56	8.98	40	9.32	9.13	56	9.26	9.76
Holding company equity capital / Total assets	10.04	10.04	48	11.71	10.88	63	11.09	10.71	57	10.56	11.16	42	10.82	12.43
Total equity capital (including minority interest) / Total assets	10.06	10.14	48	11.72	11.01	62	11.10	10.82	55	10.56	11.29	40	10.82	12.57
Common equity tier 1 capital / Total risk-weighted assets	9.05	11.90	5	9.98	12.69	8	9.33	12.42	5	10	12.38	14	9.88	12.17
Net loans and leases / Equity capital (X)	6.49	6.22	57	5.42	5.51	50	5.78	5.53	59	6.24	5.58	67	6.40	5.21
Cash dividends / Net income	51.11	34	83	88.08	25.30	99	74.06	28.27	97	88.28	42.30	94	48.54	33.12
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02
Growth Rates														
Assets	2.06	7.91	33	47.92	9.29	94	41.47	10.50	93	12.88	16.68	44	0.20	9.26
Equity capital	-12.49	-0.29	21	66.57	9.31	96	48.52	7.46	95	10.15	6.99	72	6.24	10.49
Net loans and leases	4.96	11.87	34	39.54	0.79	96	37.62	3.36	95	7.38	9.07	51	0.76	9.10
Noncore funding	49.92	10.50	81	-32.81	-23.76	41	-40.53	-14.79	20	-20.11	-12.18	40	5.97	6.59
Parent Company Ratios														
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02
Long-term debt / Equity capital	17.55	11.61	74	14.93	11.05	73	14.84	10.95	73	29.95	13.56	81	32.59	13.04
Equity investment in subsidiaries / Equity capital	103.11	103.92	53	95.39	103.07	10	101.20	103.22	45	97.51	102.81	20	110.31	103.22
Cash from ops + noncash items + op expense / Op expense + dividends	92.98	116.54	36	122.88	130.64	52	108.81	154.48	32	180.79	147.24	73	77.73	190.27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,993,297	1,525,231	3,525,493	3,015,518	3,468,572	30.69	49.11
Income from lease financing receivables.....	124,002	63,849	187,809	124,424	127,998	94.21	102.09
Fully taxable income on loans and leases.....	2,096,742	1,571,058	3,675,407	3,123,292	3,582,143	33.46	50.76
Tax-exempt income on loans and leases.....	20,557	18,022	37,895	16,650	14,427	14.07	178.55
Estimated tax benefit on income on loans and leases.....	5,464	4,639	10,073	4,530	3,949	17.80	53.07
Income on loans and leases (tax equivalent).....	2,122,763	1,593,719	3,723,375	3,144,472	3,600,519	33.20	51.44
Investment interest income (tax equivalent).....	409,732	226,955	506,666	529,939	617,335	80.53	41.20
Interest on balances due from depository institutions.....	10,772	3,726	11,421	6,451	14,560	189.10	329.51
Interest income on other earning assets.....	11,509	3,644	8,901	6,257	18,845	215.83	22.57
Total interest income (tax equivalent).....	2,554,776	1,828,044	4,250,363	3,687,119	4,251,259	39.75	49.95
Interest on time deposits of \$250K or more	580	742	1,932	8,476	24,813	-21.83	-66.69
Interest on time deposits < \$250K.....	4,927	3,294	2,889	38,575	139,138	49.57	-60.78
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	30,219	17,532	40,406	149,697	420,540	72.36	-51.87
Interest on other borrowings and trading liabilities.....	60,684	-40,051	8,074	180,597	346,462		-34.58
Interest on subordinated debt and mandatory convertible securities	22,763	11,891	35,347	45,498	56,648	91.43	1.34
Total interest expense.....	119,173	-6,592	88,648	422,843	987,601		-38.03
Net interest income (tax equivalent).....	2,435,603	1,834,636	4,161,715	3,264,276	3,263,658	32.76	61.14
Non-interest income.....	1,001,012	804,334	1,836,881	1,573,458	1,452,108	24.45	61.59
Adjusted operating income (tax equivalent)	3,436,615	2,638,970	5,998,596	4,837,734	4,715,766	30.23	61.27
Overhead expense.....	2,092,220	1,854,613	4,361,895	2,758,365	2,731,116	12.81	50.88
Provision for credit losses.....	91,820	150,598	24,513	1,089,104	276,182		-12.67
Securities gains (losses)	0	10,196	8,754	-793	-24,031	-100.00	-100.00
Other tax equivalent adjustments	1	0	0	0	1		-99.96
Pretax net operating income (tax equivalent).....	1,241,982	645,540	1,616,469	993,230	1,685,887	92.39	93.54
Applicable income taxes	224,729	116,931	293,919	154,855	248,466	92.19	62.93
Tax equivalent adjustments	14,230	11,679	25,254	21,116	26,460	21.84	-41.02
Applicable income taxes (tax equivalent).....	238,959	128,610	319,173	175,971	274,926	85.80	47.45
Minority interest	4,147	143	2,580	47	47	2800.00	
Net income before discontinued operations, net of minority interest	998,876	516,787	1,294,716	817,212	1,410,914	93.29	108.17
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	998,876	516,787	1,294,716	817,212	1,410,914	93.29	108.17
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,003,023	516,930	1,297,296	817,259	1,410,961	94.03	109.12
Investment securities income (tax equivalent).....	409,732	226,955	506,666	529,939	617,335	80.53	41.20
US Treasury and agency securities (excluding mortgage-backed securities)	3,153	3,848	8,040	10,283	11,557	-18.06	-61.62
Mortgage-backed securities	337,792	176,764	395,104	414,457	466,122	91.10	60.89
All other securities	68,787	46,343	103,522	105,199	139,656	48.43	-4.48
Cash dividends declared.....	510,551	455,179	958,827	721,464	684,921	12.16	140.67
Common	454,283	381,293	827,295	621,096	611,227	19.14	160.53
Preferred.....	56,268	73,886	131,532	100,368	73,694	-23.84	48.99

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.86	2.90	45	2.81	2.92	41	2.80	2.85	44	3.15	3.27	37	3.94	4	46
Less: Interest expense	0.13	0.22	30	-0.01	0.25	0	0.06	0.23	9	0.36	0.48	36	0.91	0.98	46
Equals: Net interest income (tax equivalent)	2.73	2.67	51	2.82	2.65	58	2.74	2.60	57	2.79	2.77	43	3.02	3.01	44
Plus: Non-interest income	1.12	0.96	66	1.24	1.11	63	1.21	1.04	66	1.35	1.21	61	1.34	1.32	61
Equals: adjusted operating income (tax equivalent)	3.85	3.67	70	4.05	3.82	67	3.95	3.70	68	4.14	4.04	62	4.37	4.41	48
Less: Overhead expense	2.35	2.17	69	2.85	2.24	84	2.87	2.17	87	2.36	2.57	44	2.53	2.69	44
Less: Provision for credit losses	0.10	0.09	64	0.23	-0.15	97	0.02	-0.09	77	0.93	0.51	86	0.26	0.15	78
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0.02	0.01	80	0.01	0.01	70	0	0.02	3	-0.02	0.01	7
Plus: other tax equivalent adjustments	0	0	78	0	0	48	0	0	46	0	0	48	0	0	74
Equals: Pretax net operating income (tax equivalent)	1.39	1.40	51	0.99	1.79	9	1.06	1.66	8	0.85	1.04	32	1.56	1.56	48
Less: Applicable income taxes (tax equivalent)	0.27	0.33	29	0.20	0.41	9	0.21	0.38	11	0.15	0.23	26	0.25	0.36	22
Less: Minority interest	0	0	91	0	0	83	0	0	86	0	0	78	0	0	73
Equals: Net operating income	1.12	1.06	60	0.79	1.36	10	0.85	1.26	10	0.70	0.81	34	1.31	1.19	61
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.12	1.06	60	0.79	1.35	10	0.85	1.26	10	0.70	0.82	33	1.31	1.19	61
Memo: Net income (last four quarters)	1.01	1.12	34	0.91	1.25	18	0.85	1.26	10	0.70	0.82	33	1.31	1.19	61
Net income—BHC and noncontrolling (minority) interest	1.12	1.07	59	0.79	1.37	9	0.85	1.27	9	0.70	0.83	33	1.31	1.20	61
Margin Analysis															
Average earning assets / Average assets	91.94	92.97	34	93.04	93.15	49	92.04	93.08	35	93.31	92.32	65	92.56	91.05	66
Average interest-bearing funds / Average assets	62.05	60.12	65	67.24	62.32	72	62.63	61.99	61	65.93	64.06	65	68.94	65.57	69
Interest income (tax equivalent) / Average earning assets	3.11	3.12	48	3.02	3.14	40	3.04	3.06	46	3.38	3.55	34	4.25	4.41	38
Interest expense / Average earning assets	0.15	0.24	32	-0.01	0.27	0	0.06	0.25	9	0.39	0.52	33	0.99	1.08	42
Net interest income (tax equivalent) / Average earning assets	2.97	2.88	54	3.03	2.85	59	2.98	2.80	60	2.99	3.01	43	3.26	3.33	42
Yield or Cost															
Total loans and leases (tax equivalent)	3.72	4.01	30	3.74	4.05	35	3.79	4.01	37	3.91	4.27	28	4.75	5.09	28
Interest-bearing bank balances	0.69	0.42	94	0.09	0.11	21	0.15	0.14	71	0.20	0.27	30	1.76	2.04	33
Federal funds sold and reverse repos			0.58			0.26		0.25			0.68			2.44	
Trading assets	0.21	0.52	63	0.12	0.42	63	0.14	0.45	62	0.15	0.60	59	0.70	0.99	57
Total earning assets	3.10	3.09	49	3	3.11	40	3.02	3.04	45	3.36	3.51	34	4.23	4.36	40
Investment securities (tax equivalent)	1.90	1.85	57	1.63	1.80	39	1.55	1.77	37	2.29	2.25	53	2.74	2.76	50
US Treasury and agency securities (excluding mortgage-backed securities)	1.61	1.22	83	1.96	1.28	83	1.88	1.14	86	2.67	1.75	88	2.53	2.32	73
Mortgage-backed securities	1.82	1.78	56	1.38	1.56	35	1.34	1.57	30	2.09	2.05	51	2.52	2.61	37
All other securities	2.17	2.82	27	1.99	2.91	21	1.98	2.81	23	2.97	3.24	43	3.69	4.06	46
Interest-bearing deposits	0.07	0.20	14	0.06	0.24	8	0.05	0.21	9	0.30	0.53	21	0.94	1.10	41
Time deposits of \$250K or more	0.22	0.50	11	0.29	0.76	6	0.31	0.66	14	1.56	1.42	62	2.25	1.96	70
Time deposits < \$250K	0.34	0.44	39	0.26	0.72	5	0.10	0.62	3	1.34	1.36	50	2.52	1.82	92
Other domestic deposits	0.06	0.17	12	0.05	0.17	10	0.05	0.15	13	0.24	0.36	31	0.76	0.93	39
Foreign deposits			0.25			0.12		0.14			0.42			1.19	
Federal funds purchased and repos	0.01	0.36	8	0.01	0.19	12	0.02	0.17	16	0.94	0.62	80	2.07	1.86	60
Other borrowed funds and trading liabilities	1.41	1.24	59	-1.20	1.31	0	0.13	1.27	14	1.92	1.50	74	3.40	2.38	88
All interest-bearing funds	0.22	0.36	26	-0.02	0.40	0	0.09	0.37	6	0.55	0.74	31	1.33	1.49	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	1,001,012	804,334	1,836,881	1,573,458	1,452,108
Fiduciary activities income	94,115	80,189	172,615	145,609	141,864
Service charges on deposit accounts - domestic	192,784	146,325	346,293	277,726	340,202
Trading revenue.....	-14,609	14,306	64,841	131,157	115,416
Investment banking fees and commissions.....	81,462	66,655	138,020	115,827	109,506
Insurance activities revenue.....	43,376	40,321	82,472	75,707	68,085
Venture capital revenue.....	-743	15,540	36,209	11,994	11,799
Net servicing fees	109,773	21,891	26,006	-43,263	6,583
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	167,240	110,639	334,985	373,273	159,538
Other non-interest income.....	327,614	308,468	635,440	485,428	499,115
Total overhead expenses	2,092,220	1,854,613	4,361,895	2,758,365	2,731,116
Personnel expense.....	1,153,829	1,058,754	2,332,241	1,689,653	1,651,406
Net occupancy expense.....	276,849	199,923	547,502	335,176	314,860
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	27,441	20,279	47,996	40,798	48,999
Other operating expenses.....	634,101	575,657	1,434,156	692,738	715,851
Fee income on mutual funds and annuities.....	24,622	21,575	41,621	38,011	36,186
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	20,052	20,604	20,067	15,422	15,323
Average personnel expense per employee.....	57.54	51.39	116.22	109.56	107.77
Average assets per employee.....	8,898.17	6,321.38	7,572.95	7,582.20	7,050.04

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.46	2.35	59	2.68	2.15	61	2.27	2.17	52	2.42	2.02	62	2.49	2.72
Overhead expenses / Net Interest Income + non-interest income	61.13	59.40	57	70.59	59.03	87	73.02	59.28	93	57.27	62.28	34	58.24	61.29
Percent of Average Assets														
Total overhead expense	2.35	2.17	69	2.85	2.24	84	2.87	2.17	87	2.36	2.57	44	2.53	2.69
Personnel expense.....	1.29	1.20	66	1.63	1.25	84	1.53	1.21	83	1.44	1.30	65	1.53	1.41
Net occupancy expense.....	0.31	0.22	84	0.31	0.24	78	0.36	0.23	91	0.29	0.26	65	0.29	0.28
Other operating expenses.....	0.74	0.72	66	0.92	0.73	79	0.98	0.72	85	0.63	0.94	22	0.71	0.97
Overhead less non-interest income	1.22	1.19	48	1.61	1.10	88	1.66	1.10	90	1.01	1.25	33	1.18	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	60.88	58.92	57	70.28	58.45	89	72.72	58.83	93	57.02	61.82	34	57.91	60.64
Personnel expense.....	33.57	32.65	50	40.12	33.10	87	38.88	32.93	81	34.93	32.36	65	35.02	32.39
Net occupancy expense.....	8.06	6.14	82	7.58	6.33	70	9.13	6.23	87	6.93	6.58	56	6.68	6.52
Other operating expenses.....	19.25	19.36	55	22.58	18.60	80	24.71	19.18	87	15.16	22.28	13	16.22	21.20
Total non-interest income	29.13	25.40	64	30.48	28.18	61	30.62	27.67	60	32.52	28.83	62	30.79	29.23
Fiduciary activities income	2.74	2.23	66	3.04	2.24	67	2.88	2.20	65	3.01	2.09	68	3.01	1.97
Service charges on domestic deposit accounts	5.61	3.45	86	5.54	3.19	86	5.77	3.27	86	5.74	3.27	86	7.21	3.88
Trading revenue.....	-0.43	0.45	8	0.54	0.72	66	1.08	0.62	81	2.71	1.28	82	2.45	1.18
Investment banking fees and commissions.....	2.37	2.25	66	2.53	2.52	66	2.30	2.58	64	2.39	2.46	65	2.32	3.54
Insurance activities revenue.....	1.26	0.36	83	1.53	0.37	85	1.37	0.36	85	1.56	0.41	85	1.44	0.47
Venture capital revenue.....	-0.02	0.01	3	0.59	0.02	94	0.60	0.04	93	0.25	0.01	93	0.25	0.02
Net servicing fees	3.19	1.38	84	0.83	0.55	73	0.43	0.60	62	-0.89	0.01	13	0.14	0.28
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	4.87	1.51	92	4.19	3.83	61	5.58	3.30	77	7.72	3.92	79	3.38	1.86
Other non-interest income.....	9.53	9.09	67	11.69	9.26	74	10.59	9.27	68	10.03	9.65	63	10.58	10.04
Overhead less non-interest income	31.75	32.73	38	39.80	29.94	77	42.09	30.52	86	24.49	31.93	28	27.12	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.09	21.22	18	18.11	21.54	16	18.18	21.18	17	15.59	18.63	26	14.74	20.56
Applicable income tax + TE / Pretax net operating income + TE	19.24	23.38	10	19.92	23.10	12	19.75	22.67	12	17.72	21.18	18	16.31	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	52,416,217	50,880,654	50,796,969	32,425,785	30,923,150	3.02	75.94
Commercial and industrial loans	31,006,812	32,767,652	32,538,833	26,412,389	22,656,545	-5.37	59.18
Loans to individuals	22,345,869	20,515,072	20,853,849	18,384,259	17,891,637	8.92	47.40
Loans to depository institutions and acceptances of other banks	821,224	484,821	702,635	559,800	493,451	69.39	127.20
Agricultural loans	209,948	175,028	207,825	81,779	70,693	19.95	116.91
Other loans and leases	11,860,680	8,472,454	8,496,695	5,018,985	4,245,884	39.99	203.43
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	118,660,750	113,295,681	113,596,806	82,882,997	76,281,360	4.74	72.47
Less: Allowance for loan and lease losses	2,074,283	2,217,778	2,030,190	1,814,299	783,351	-6.47	210.52
Net loans and leases	116,586,467	111,077,903	111,566,616	81,068,698	75,498,009	4.96	71.12
Debt securities that reprice or mature in over 1 year	39,870,305	32,426,362	39,213,255	23,683,724	21,369,227	22.96	86.85
Mutual funds and equity securities	175,393	118,098	240,377	59,363	54,320	48.51	1304.83
Subtotal	156,632,165	143,622,363	151,020,248	104,811,785	96,921,556	9.06	75.04
Interest-bearing bank balances	2,310,737	12,447,144	4,103,275	5,392,838	226,495	-81.44	313.67
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,842,530	1,855,833	1,651,441	1,636,223	1,782,939	-0.72	6.84
Trading assets	362,098	1,018,497	641,386	1,119,386	544,941	-64.45	34.21
Total earning assets	161,166,711	158,991,699	157,457,869	112,986,732	99,542,051	1.37	75.10
Non-interest-bearing cash and due from depository institutions	1,411,545	1,297,503	1,349,206	1,046,056	949,920	8.79	56.75
Premises, fixed assets, and leases	1,469,025	1,436,976	1,479,312	955,974	972,514	2.23	71.75
Other real estate owned	10,796	7,261	9,261	3,883	10,748	48.68	-75.36
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	14,724,325	13,438,618	13,768,581	8,045,003	7,526,588	9.57	94.63
Total assets	178,782,402	175,172,057	174,064,229	123,037,648	109,001,821	2.06	76.30
Quarterly average assets	178,701,555	137,735,961	173,708,606	120,679,946	108,603,616	29.74	78.21
Average loans and leases (YTD)	114,129,443	85,191,278	98,328,852	80,508,795	75,792,170	33.97	68.78
Memoranda							
Loans held-for-sale	968,894	1,391,011	1,676,439	1,274,913	877,417	-30.35	29.52
Loans not held-for-sale	117,691,856	111,904,670	111,920,367	81,608,084	75,403,943	5.17	72.95
Real estate loans secured by 1–4 family	32,117,174	31,116,320	30,861,969	22,003,716	21,055,613	3.22	73.89
Commercial real estate loans	20,150,676	19,570,155	19,755,281	10,295,624	9,788,822	2.97	79.12
Construction and land development	2,294,891	2,284,879	2,398,135	1,209,969	1,263,556	0.44	22.55
Multifamily	3,019,740	3,110,978	3,306,741	1,245,705	966,654	-2.93	188.49
Nonfarm nonresidential	14,836,045	14,174,298	14,050,405	7,839,950	7,558,612	4.67	78.09
Real estate loans secured by farmland	148,367	194,179	179,719	126,445	78,715	-23.59	105.21
Total investment securities	41,907,409	34,448,155	41,146,592	25,405,810	23,272,606	21.65	81.56
U.S. Treasury securities	4,979	4,999	4,993	5,000	10,213	-0.40	-53.22
US agency securities (excluding mortgage-backed securities)	365,119	503,599	441,369	308,241	457,759	-27.50	-45.40
Municipal securities	3,424,327	3,663,813	3,528,722	3,007,249	3,058,468	-6.54	3.19
Mortgage-backed securities	35,367,195	28,601,511	34,477,780	21,384,509	19,072,272	23.65	92.59
Asset-backed securities	272,692	248,291	282,487	191,648	564,371	9.83	-51.33
Other debt securities	2,297,704	1,307,844	2,170,864	449,800	55,203	75.69	1452.85
Mutual funds and equity securities	175,393	118,098	240,377	59,363	54,320	48.51	1304.83
Available-for-sale securities	24,376,760	22,915,057	28,459,611	16,485,358	14,148,686	6.38	64.68
U.S. Treasury securities	4,979	4,999	4,993	5,000	10,213	-0.40	-53.22
US agency securities (excluding mortgage-backed securities)	209,142	283,755	248,417	61,948	164,745	-26.29	108.54
Municipal securities	3,422,302	3,661,336	3,526,528	3,004,331	3,054,691	-6.53	3.31
Mortgage-backed securities	18,169,941	17,408,832	22,226,322	12,772,631	10,299,463	4.37	70.47
Asset-backed securities	272,692	248,291	282,487	191,648	564,371	9.83	-51.33
Other debt securities	2,297,704	1,307,844	2,170,864	449,800	55,203	75.69	1452.85
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-1,438,990	224,849	42,777	393,674	116,252		
Available-for-sale securities appreciation (depreciation)	-2,600,004	112,617	-163,431	310,223	85,526		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	28,664,002	19,930,551	21,683,228	14,419,989	3,752,171	43.82	426.38

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	42,373,387	45,489,747	43,470,404	28,731,853	20,391,211	-6.85	96.64
NOW, ATS and transaction accounts	41,432,690	35,170,856	39,836,600	2,018,611	2,884,696	17.80	3078.54
Time deposits less brokered deposits < \$250K	-1,367,330	2,611,170	2,173,558	-2,371,755	1,764,897		
MMDA and other savings accounts	58,853,082	57,046,545	56,277,095	66,396,478	53,938,886	3.17	18.52
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	141,291,829	140,318,318	141,757,657	94,775,187	78,979,690	0.69	96.73
Time deposits of \$250K or more	406,491	1,101,784	656,121	241,439	944,441	-63.11	-26.35
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	324,961	258,485	320,229	70,553	1,040,675	25.72	-79.33
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	3,454,170	1,368,516	1,248,676	1,985,580	3,603,280	152.40	-27.15
Other borrowings w/remaining maturity over 1 year	5,249,441	4,591,450	3,834,338	5,604,286	6,876,710	14.33	-4.82
Brokered deposits < \$250K	3,980,664	1,628,080	1,085,614	4,111,775	2,571,883	144.50	7.88
Noncore funding	13,415,727	8,948,315	7,144,978	12,013,633	15,036,989	49.92	-16.52
Trading liabilities	636,828	172,392	120,437	117,015	103,975	269.41	802.27
Subordinated notes and debentures + trust preferred securities	1,930,392	1,550,989	2,088,325	914,978	1,208,874	24.46	52.03
Other liabilities	3,528,276	3,649,655	3,634,961	2,224,495	1,877,546	-3.33	132.17
Total liabilities	160,803,052	154,639,669	154,746,358	110,045,308	97,207,074	3.99	77.19
Equity Capital							
Perpetual preferred stock (including surplus)	2,176,598	2,865,661	2,176,599	2,195,898	1,207,482	-24.05	102.36
Common stock	14,489	14,846	14,440	10,223	10,245	-2.40	32.54
Common surplus	15,250,977	15,816,045	15,212,304	8,776,189	8,800,943	-3.57	53.81
Retained earnings	2,690,670	1,938,712	2,202,345	1,877,659	2,088,184	38.79	7918.21
Accumulated other comprehensive income	-2,097,592	-18,643	-229,940	191,562	-256,505		
Other equity capital components	-84,785	-105,173	-79,320	-59,191	-55,602		
Total holding company equity capital	17,950,357	20,511,448	19,296,428	12,992,340	11,794,747	-12.49	68.48
Noncontrolling (minority) interest in subsidiaries	28,993	20,940	21,443	0	0	38.46	
Total equity capital, including minority interest	17,979,350	20,532,388	19,317,871	12,992,340	11,794,747	-12.43	68.75
Total liabilities and capital	178,782,402	175,172,057	174,064,229	123,037,648	109,001,821	2.06	76.30
Memoranda							
Non-interest-bearing deposits	42,373,387	45,489,747	43,470,404	28,731,853	20,391,211	-6.85	96.64
Interest-bearing deposits	103,305,597	97,558,435	100,028,988	70,396,548	62,104,803	5.89	89.50
Total deposits	145,678,984	143,048,182	143,499,392	99,128,401	82,496,014	1.84	91.52
Long-term debt that reprices within 1 year	0	0	0	298,282	299,483		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	19,296,428	12,992,340	12,992,340	11,794,747	11,101,702		
Accounting restatements	0	0	0	-306,269	548		
Net income	998,876	516,787	1,294,716	817,212	1,410,914		
Net sale of new perpetual preferred stock	0	484,684	-215,064	988,415	0		
Net sale of new common stock	38,721	47,088	-557,058	-24,781	-375,529		
Sale of treasury stock	5,026	0	0	0	0		
Less: Purchase of treasury stock	10,491	45,982	20,129	3,589	10,322		
Changes incident to business combinations	0	7,182,470	7,182,470	0	0		
Less: Dividends declared	510,551	455,179	958,827	721,464	684,921		
Change in other comprehensive income	-1,867,652	-210,206	-421,502	448,069	352,355		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-554	-518	0	0		
Holding company equity capital, ending balance	17,950,357	20,511,448	19,296,428	12,992,340	11,794,747		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	29.32	38.78	29	29.05	36.32	31	29.18	36.25	32	26.35	36.22	30	28.37	37.78	32
Commercial and industrial loans	17.34	11.05	80	18.71	12.25	82	18.69	10.76	83	21.47	13.52	86	20.79	12.02	83
Loans to individuals	12.50	3.52	88	11.71	3.48	88	11.98	3.36	89	14.94	3.40	93	16.41	4.20	92
Loans to depository institutions and acceptances of other banks	0.46	0.02	93	0.28	0.01	93	0.40	0.02	93	0.45	0.03	94	0.45	0.04	92
Agricultural loans.....	0.12	0.19	66	0.10	0.21	64	0.12	0.18	65	0.07	0.19	60	0.06	0.24	56
Other loans and leases.....	6.63	4.45	69	4.84	4.22	62	4.88	4.47	61	4.08	4.63	56	3.90	5.01	49
Net loans and leases.....	65.21	61.60	58	63.41	59.81	58	64.10	58.67	64	65.89	61.58	59	69.26	63.77	55
Debt securities over 1 year.....	22.30	19.46	63	18.51	17.61	56	22.53	19.46	65	19.25	15.55	68	19.60	14.60	76
Mutual funds and equity securities	0.10	0.05	75	0.07	0.06	68	0.14	0.06	80	0.05	0.05	62	0.05	0.06	61
Subtotal	87.61	82.34	73	81.99	78.32	62	86.76	79.22	80	85.19	78.16	75	88.92	79.65	89
Interest-bearing bank balances	1.29	4.59	18	7.11	9.11	40	2.36	8.50	12	4.38	7.51	29	0.21	3.06	3
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.03	1.68	46	1.06	1.53	49	0.95	1.56	48	1.33	1.68	52	1.64	1.91	62
Trading assets	0.20	0.55	67	0.58	0.60	71	0.37	0.49	69	0.91	1.01	73	0.50	1.19	70
Total earning assets.....	90.15	90.95	41	90.76	91.43	43	90.46	91.77	34	91.83	91.05	59	91.32	89.53	68
Non-interest cash and due from depository institutions.....	0.79	1.01	33	0.74	1.01	31	0.78	0.82	48	0.85	1.07	33	0.87	1.14	29
Other real estate owned.....	0.01	0.01	54	0	0.02	37	0.01	0.01	46	0	0.02	25	0.01	0.03	33
All other assets.....	9.06	7.97	62	8.50	7.50	63	8.77	7.35	67	7.32	7.82	41	7.81	9.27	32
Memoranda															
Short-term investments	2.32	7.68	17	8.17	12.01	34	3.31	11.47	15	5.71	11.17	27	1.84	7.63	21
U.S. Treasury securities.....	0	1.96	17	0	1.08	28	0	1.47	22	0	0.84	36	0.01	1.03	32
US agency securities (excluding mortgage-backed securities)	0.20	0.84	42	0.29	0.77	47	0.25	0.82	45	0.25	0.63	47	0.42	0.54	57
Municipal securities	1.92	1.75	60	2.09	1.72	62	2.03	1.73	61	2.44	1.69	68	2.81	1.34	77
Mortgage-backed securities	19.78	13.68	75	16.33	12.97	67	19.81	14.14	77	17.38	11.75	78	17.50	11.44	80
Asset-backed securities	0.15	0.68	55	0.14	0.38	63	0.16	0.50	61	0.16	0.32	65	0.52	0.28	76
Other debt securities	1.29	0.52	81	0.75	0.52	70	1.25	0.53	78	0.37	0.42	61	0.05	0.39	45
Loans held-for-sale.....	0.54	0.35	78	0.79	0.42	80	0.96	0.55	77	1.04	0.52	79	0.80	0.39	77
Loans held for investment	65.83	61.41	59	63.88	59.85	61	64.30	58.06	66	66.33	61.72	61	69.18	63.50	55
Real estate loans secured by 1–4 family	17.96	12.26	78	17.76	11.69	75	17.73	11.46	77	17.88	11.91	75	19.32	13.29	73
Revolving	4.48	1.49	96	5.22	1.45	97	4.74	1.42	96	5.72	1.66	96	7.12	2.07	97
Closed-end, secured by first liens	13.38	10.40	70	12.36	9.84	65	12.87	9.67	70	12.03	9.81	63	11.98	10.69	59
Closed-end, secured by junior liens	0.10	0.18	51	0.18	0.20	59	0.12	0.17	51	0.13	0.22	45	0.21	0.28	55
Commercial real estate loans	11.27	24.34	22	11.17	22.48	22	11.35	22.69	22	8.37	22.22	20	8.98	22.23	23
Construction and land development	1.28	3.75	27	1.30	3.35	25	1.38	3.34	28	0.98	3.40	21	1.16	3.44	29
Multifamily.....	1.69	3.69	33	1.78	3.31	34	1.90	3.57	36	1.01	3.12	24	0.89	3.01	23
Nonfarm nonresidential	8.30	15.50	25	8.09	14.81	26	8.07	14.57	26	6.37	14.72	24	6.93	14.69	27
Real estate loans secured by farmland.....	0.08	0.35	51	0.11	0.34	56	0.10	0.30	57	0.10	0.33	55	0.07	0.36	48

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	52,335,817	53,980,694	49,488,188	36,822,487	34,521,249
Commit: Secured commercial real estate loans	3,841,882	2,660,470	3,446,333	1,511,892	1,534,115
Commit: Unsecured real estate loans	215,056	263,087	286,151	194,659	209,665
Credit card lines (reported semiannually, June/Dec)	3,897,250	3,373,926	3,509,556	3,253,552	3,492,644
Securities underwriting	0	0	0	0	0
Standby letters of credit	743,812	739,951	714,980	609,418	623,643
Commercial and similar letters of credit	15,485	17,850	36,585	21,529	8,162
Securities lent	220,360	211,588	200,424	178,586	212,854
Credit derivatives - notional amount (holding company as guarantor)	1,292,205	1,116,809	1,187,687	754,428	869,897
Credit derivatives - notional amount (holding company as beneficiary)	2,627,559	2,922,888	2,809,411	2,656,490	2,155,924
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	3,919,764	1,116,810	1,187,687	754,428	869,897
Derivative Contracts					
Interest rate futures and forward contracts	7,959,902	15,649,637	10,139,400	8,975,500	1,800,036
Written options contracts (interest rate)	4,113,407	6,728,188	2,053,184	6,603,175	2,250,651
Purchased options contracts (interest rate)	3,193,495	5,473,160	1,380,798	16,976,873	10,795,238
Interest rate swaps	57,901,036	49,863,169	53,018,709	42,895,008	39,166,110
Futures and forward foreign exchange	4,435,887	3,233,142	3,368,519	2,413,469	2,167,946
Written options contracts (foreign exchange)	16,500	43,826	182,250	152,286	2,360
Purchased options contracts (foreign exchange)	16,500	43,826	182,250	152,286	2,360
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	2,344	1,587	261	1,535	21,249
Written options contracts (commodity and other)	13,828	96,426	72,585	79,309	156,639
Purchased options contracts (commodity and other)	13,828	96,426	72,585	79,309	156,638
Commodity and other swaps	1,574,715	2,112,793	1,617,128	2,308,986	3,112,469

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	29.27	24.48	71	30.82	22.45	80	28.43	22.78	72	29.93	22.01	79	31.67	23.52	78
Standby letters of credit	0.42	0.66	43	0.42	0.67	44	0.41	0.65	44	0.50	0.71	48	0.57	0.84	48
Commercial and similar letters of credit	0.01	0.02	63	0.01	0.02	63	0.02	0.02	72	0.02	0.02	68	0.01	0.02	55
Securities lent	0.12	0.09	87	0.12	0.12	85	0.12	0.10	86	0.15	0.18	83	0.20	0.40	81
Credit derivatives - notional amount (holding company as guarantor)	0.72	0.26	83	0.64	0.25	78	0.68	0.24	81	0.61	0.35	75	0.80	0.42	77
Credit derivatives - notional amount (holding company as beneficiary)	1.47	0.18	92	1.67	0.19	93	1.61	0.18	93	2.16	0.30	93	1.98	0.52	92
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.19	0.17	93	0.64	0.14	87	0.68	0.13	87	0.61	0.30	82	0.80	0.45	84
Derivative contracts	44.32	44.65	76	47.58	49.75	77	41.41	46.30	77	65.54	48.62	80	54.71	68.47	73
Interest rate contracts	40.93	32.11	78	44.36	35.96	79	38.26	32.46	77	61.32	34.36	83	49.55	47.31	74
Interest rate futures and forward contracts	4.45	3.60	83	8.93	5.17	84	5.83	3.25	84	7.29	6.21	82	1.65	10.67	68
Written options contracts (interest rate)	2.30	1.58	80	3.84	1.82	84	1.18	1.41	70	5.37	2.18	89	2.06	2.47	75
Purchased options contracts (interest rate)	1.79	1.48	78	3.12	1.33	81	0.79	1.31	74	13.80	1.46	93	9.90	2.65	88
Interest rate swaps	32.39	21.90	82	28.47	20.67	76	30.46	20.49	80	34.86	20.83	82	35.93	28.86	80
Foreign exchange contracts	2.50	6.76	78	1.90	6.16	78	2.14	6.30	77	2.21	6.01	78	1.99	10.12	76
Futures and forward foreign exchange contracts	2.48	4.19	83	1.85	3.93	79	1.94	3.78	80	1.96	3.47	80	1.99	5.23	80
Written options contracts (foreign exchange)	0.01	0.04	81	0.03	0.04	85	0.10	0.04	87	0.12	0.03	85	0	0.05	78
Purchased options contracts (foreign exchange)	0.01	0.05	81	0.03	0.04	84	0.10	0.04	87	0.12	0.04	86	0	0.08	78
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.90	1.19	83	1.32	0.86	84	1.01	0.92	84	2.01	1.86	83	3.16	3.32	81
Commodity and other futures and forward contracts	0	0.08	86	0	0.07	86	0	0.07	86	0	0.14	85	0.02	0.19	84
Written options contracts (commodity and other)	0.01	0.41	78	0.06	0.29	81	0.04	0.32	80	0.06	0.52	79	0.14	0.98	79
Purchased options contracts (commodity and other)	0.01	0.31	78	0.06	0.19	81	0.04	0.21	81	0.06	0.37	78	0.14	0.94	78
Commodity and other swaps	0.88	0.32	87	1.21	0.29	87	0.93	0.31	87	1.88	0.32	88	2.86	0.38	88
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	45.86	46.07	66	63.36	42.93	78	50.33	44.98	69	45.74	42.82	72	45.55	45.53	69

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	79,241,442	83,342,180	72,087,669	80,637,736	59,631,696
Interest rate contracts	73,167,840	77,714,154	66,592,091	75,450,556	54,012,035
Foreign exchange contracts.....	4,468,887	3,320,794	3,733,019	2,718,041	2,172,666
Equity, commodity, and other contracts	1,604,715	2,307,232	1,762,559	2,469,139	3,446,995
Derivatives Position					
Futures and forwards	12,398,133	18,884,366	13,508,180	11,390,504	3,989,231
Written options	4,143,735	6,868,440	2,308,019	6,834,770	2,409,650
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	4,143,735	6,868,440	2,308,019	6,834,770	2,409,650
Purchased options	3,223,823	5,613,412	1,635,633	17,208,468	10,954,236
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	3,223,823	5,613,412	1,635,633	17,208,468	10,954,236
Swaps	59,475,751	51,975,962	54,635,837	45,203,994	42,278,579
Held for trading.....	47,684,036	59,970,801	50,572,516	50,682,401	33,154,696
Interest rate contracts	41,819,587	54,562,819	45,286,453	45,495,221	27,535,035
Foreign exchange contracts.....	4,259,734	3,100,750	3,523,504	2,718,041	2,172,666
Equity, commodity, and other contracts	1,604,715	2,307,232	1,762,559	2,469,139	3,446,995
Non-traded.....	31,557,406	23,371,379	21,515,153	29,955,335	26,477,000
Interest rate contracts	31,348,253	23,151,335	21,305,638	29,955,335	26,477,000
Foreign exchange contracts.....	209,153	220,044	209,515	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	81,180,522	77,654,094	71,288,517	75,029,811	57,732,083
One year or less	12,763,281	13,993,027	13,673,829	18,720,797	7,358,545
Over 1 year to 5 years	43,641,829	35,382,762	34,643,993	32,518,232	38,751,197
Over 5 years	24,775,412	28,278,305	22,970,695	23,790,782	11,622,341
Gross negative fair value (absolute value)	1,392,250	1,047,373	743,626	1,033,428	520,885
Gross positive fair value.....	1,654,672	1,683,718	1,064,755	1,946,236	856,477
Held for trading.....	931,721	1,137,822	805,920	1,227,455	600,890
Non-traded.....	722,951	545,896	258,835	718,781	255,587
Current credit exposure on risk-based capital derivative contracts	1,646,293	1,685,614	844,845	1,885,741	839,827
Credit losses on derivative contracts	-3,614	2,648	-1,851	5,499	7,903
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	92.34	93.66	28	93.25	94.09	29	92.38	94.17	28	93.57	94.10	28	90.58	93.44	26
Foreign exchange contracts	5.64	3.30	76	3.98	3.27	74	5.18	3.47	75	3.37	3.49	71	3.64	3.20	71
Equity, commodity, and other contracts	2.03	1.20	80	2.77	1.17	80	2.45	1.14	81	3.06	1.17	79	5.78	1.64	82
Futures and forwards	15.65	9.78	71	22.66	12.57	73	18.74	11.16	75	14.13	14.05	62	6.69	13.49	46
Written options	5.23	5.78	60	8.24	7.49	66	3.20	6.28	46	8.48	8.18	62	4.04	5.91	53
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	5.23	5.46	61	8.24	7.20	68	3.20	5.96	49	8.48	7.73	65	4.04	5.10	56
Purchased options	4.07	3.69	64	6.74	3.44	74	2.27	3.27	59	21.34	3.42	96	18.37	4.42	90
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	4.07	3.17	66	6.74	3.04	78	2.27	2.87	61	21.34	2.86	96	18.37	3.35	91
Swaps	75.06	74.97	38	62.36	71.23	33	75.79	74.26	39	56.06	68.76	28	70.90	69.75	43
Held for trading	60.18	37.98	56	71.96	40.60	60	70.15	40.42	58	62.85	43.53	50	55.60	44.16	50
Interest rate contracts	52.77	31.52	60	65.47	34.42	63	62.82	34.15	63	56.42	36.62	56	46.18	37.24	54
Foreign exchange contracts	5.38	1.71	83	3.72	1.57	81	4.89	1.68	83	3.37	1.60	81	3.64	1.60	80
Equity, commodity, and other contracts	2.03	0.58	85	2.77	0.58	86	2.45	0.60	85	3.06	0.68	85	5.78	0.83	87
Non-traded	39.82	62.02	43	28.04	59.40	40	29.85	59.58	41	37.15	56.47	49	44.40	55.84	50
Interest rate contracts	39.56	57.94	46	27.78	56.19	40	29.56	56.71	42	37.15	53.82	50	44.40	52.22	50
Foreign exchange contracts	0.26	0.36	77	0.26	0.38	79	0.29	0.40	79	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	102.45	93.09	82	93.18	91.87	36	98.89	92.53	60	93.05	91.48	39	96.81	93.86	45
One year or less	16.11	31.78	40	16.79	28.05	47	18.97	27.56	50	23.22	32.05	51	12.34	32.17	38
Over 1 year to 5 years	55.07	24.76	87	42.45	26.03	72	48.06	27.01	79	40.33	27.06	70	64.98	30.45	91
Over 5 years	31.27	27.14	59	33.93	30.08	53	31.86	29.89	53	29.50	29.56	52	19.49	28.09	42
Gross negative fair value (absolute value)	1.76	1.56	61	1.26	1.25	57	1.03	0.98	54	1.28	1.55	50	0.87	0.83	54
Gross positive fair value	2.09	1.74	66	2.02	1.68	63	1.48	1.34	62	2.41	2.23	57	1.44	1.19	65
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.10	0.07	80	0.07	0.05	79	0.05	0.04	77	0.09	0.07	81	0.05	0.06	81
Gross positive fair value (X)	0.11	0.08	81	0.11	0.07	81	0.07	0.05	78	0.18	0.09	87	0.09	0.07	83
Held for trading (X)	0.06	0.06	78	0.07	0.05	79	0.06	0.04	79	0.11	0.07	78	0.06	0.06	79
Non-traded (X)	0.05	0.02	87	0.04	0.01	86	0.02	0.01	76	0.06	0.02	90	0.03	0.01	83
Current credit exposure (X)	0.11	0.04	86	0.11	0.05	85	0.06	0.04	79	0.17	0.06	88	0.09	0.05	82
Credit losses on derivative contracts	-0.02	0	1	0.02	0	96	-0.01	0	1	0.05	0	97	0.08	0	98
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.19	0.54	84	1.34	0.63	83	0.64	0.46	77	2.12	0.85	86	0.96	0.73	80

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	2,030,190	1,814,299	1,814,299	783,351	772,313
Gross losses	133,647	196,771	382,109	540,325	362,155
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	105,951	70,916	167,235	90,802	97,011
Net losses	27,696	125,855	214,874	449,523	265,144
Provision for loan and lease losses	71,789	97,690	-879	1,089,104	276,182
Adjustments	0	431,644	431,644	391,367	0
Ending balance	2,074,283	2,217,778	2,030,190	1,814,299	783,351
Memo: Allocated transfer risk reserve (ATTR).....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.08	0.08	62	0.15	-0.14	94	0	-0.09	72	0.93	0.51	86	0.26	0.15
Provision for loan and lease losses / Average loans and leases.....	0.13	0.14	60	0.23	-0.25	94	0	-0.16	72	1.35	0.82	82	0.36	0.24
Provision for loan and lease losses / Net loan and lease losses.....	259.20	198.72	68	77.62	77.32	77	-0.41	-105.48	63	242.28	487.86	31	104.16	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale.	1.76	1.17	89	1.98	1.39	84	1.81	1.23	88	2.22	1.58	83	1.04	0.83
Allowance for loan and lease losses / Total loans and leases.....	1.75	1.15	89	1.96	1.37	85	1.79	1.20	88	2.19	1.55	84	1.03	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	37.45	28.67	75	8.81	15.27	46	9.45	21.39	43	4.04	11.58	21	2.95	8.03
Allowance for loan and lease losses / Nonaccrual assets	308.86	413.77	47	220.60	318.67	41	274.17	364.13	46	324.82	299.17	65	160.83	218.72
ALLL / 90+ days past due + nonaccrual loans and leases.....	238.47	319.24	42	196.45	260.68	41	219.02	287.08	46	256.69	244.34	62	121.85	151.73
Gross loan and lease losses / Average loans and leases	0.23	0.16	73	0.46	0.22	84	0.39	0.19	87	0.67	0.34	83	0.48	0.28
Recoveries / Average loans and leases	0.19	0.07	90	0.17	0.08	85	0.17	0.08	90	0.11	0.07	76	0.13	0.08
Net losses / Average loans and leases	0.05	0.08	51	0.30	0.13	84	0.22	0.11	80	0.56	0.27	82	0.35	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	40
Recoveries / Prior year-end losses.....	27.73	23.25	67	13.12	16.12	48	30.95	34.67	54	25.07	33.98	41	36.22	36.22
Earnings coverage of net loan and lease losses (X).....	46.92	-9.51	68	5.81	4.52	25	7.40	39.72	21	4.59	22.91	21	7.30	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.03	-0.01	15	0.05	0.03	72	0.01	0.02	63	0.13	0.04	82	0.08	0.01
Real estate loans secured by 1–4 family.....	-0.03	-0.02	36	-0.01	-0.01	44	-0.02	-0.02	39	0.04	0.01	79	0.06	0.01
Revolving	-0.03	-0.08	48	-0.01	-0.05	45	-0.02	-0.07	48	0.11	0.01	85	0.11	0.02
Closed-end	-0.03	-0.02	30	-0.01	-0.01	45	-0.02	-0.01	39	0.01	0	60	0.03	0
Commercial real estate loans	-0.03	0	12	0.14	0.05	80	0.06	0.04	73	0.32	0.07	90	0.12	0.01
Construction and land development	-0.02	-0.02	36	-0.01	0	27	-0.01	0	28	0	0	39	0.09	-0.01
1–4 family	0	0	14	0	0	57	-0.01	0	14	0	0	28	0.09	0
Other	-0.02	-0.01	31	-0.01	-0.01	25	0	0	33	0	0	32	0	-0.01
Multifamily	0	0	17	0	0.01	20	-0.01	0.01	9	-0.05	0	3	-0.01	0
Nonfarm nonresidential	-0.04	0	11	0.20	0.07	81	0.09	0.05	77	0.43	0.11	88	0.14	0.02
Owner-occupied	-0.06	0	3	-0.01	0.01	7	-0.01	0.01	6	0.13	0.02	93	0.14	0.01
Other	0.02	0	84	0.21	0.06	85	0.11	0.04	82	0.31	0.08	88	0	0.01
Real estate loans secured by farmland	0	0	18	-0.37	-0.01	1	-0.15	0	4	0.45	0.02	95	0.59	0.01
Commercial and industrial loans	-0.16	0.10	5	0.39	0.20	78	0.30	0.17	77	1.10	0.47	87	0.42	0.37
Loans to individuals	0.47	0.65	44	0.18	0.78	17	0.29	0.71	28	0.53	1.13	32	0.71	1.17
Credit card loans	1.35	1.99	29	2.29	2.18	50	1.69	1.84	47	4.47	2.92	81	7.24	3.11
Agricultural loans	-0.35	0.01	3	-0.11	0.03	7	-0.05	0.02	14	0.38	0.19	84	0.07	0.08
Loans to foreign governments and institutions	0	0		0			0			0		0		
Other loans and leases.....	0.14	0.14	69	0.76	0.08	95	0.58	0.10	90	0.38	0.15	82	0.43	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....	705,623		422,464		593,274		391,401		432,525						
90+ days past due loans and leases	212,629		148,280		211,020		174,760		174,328						
Nonaccrual loans and leases.....	657,187		980,674		715,920		532,057		468,561						
Total past due and nonaccrual loans and leases.....	1,575,439		1,551,418		1,520,214		1,098,218		1,075,414						
Restructured 30–89 days past due	57,598		42,498		42,045		52,475		77,356						
Restructured 90+ days past due	40,670		24,218		30,422		25,442		29,100						
Restructured nonaccrual	196,036		174,744		149,262		182,749		185,754						
Total restructured loans and leases	294,304		241,460		221,729		260,666		292,210						
30–89 days past due loans held for sale	3,719		2,736		4,197		1,747		1,573						
90+ days past due loans held for sale	0		69		244		2,182		2,046						
Nonaccrual loans held for sale	252		9,042		266		298		0						
Total past due and nonaccrual loans held for sale.....	3,971		11,847		4,707		4,227		3,619						
Restructured loans and leases in compliance	484,027		570,231		492,763		648,293		646,723						
Other real estate owned.....	10,796		7,261		9,261		3,883		10,748						
Other Assets															
30–89 days past due	3,436		5,958		0		0		0						
90+ days past due	108		660		0		0		0						
Nonaccrual.....	14,415		24,687		24,556		26,500		18,499						
Total other assets past due and nonaccrual.....	17,959		31,305		24,556		26,500		18,499						
Percent of Loans and Leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases.....	0.59	0.32	84	0.37	0.27	75	0.52	0.32	79	0.47	0.39	70	0.57	0.43	76
90+ days past due loans and leases	0.18	0.09	81	0.13	0.10	78	0.19	0.10	78	0.21	0.12	79	0.23	0.15	78
Nonaccrual loans and leases.....	0.55	0.38	77	0.87	0.58	77	0.63	0.46	77	0.64	0.66	53	0.61	0.51	66
90+ days past due and nonaccrual loans and leases.....	0.73	0.53	75	1	0.73	77	0.82	0.62	74	0.85	0.85	60	0.84	0.71	65
30–89 days past due restructured.....	0.05	0.01	90	0.04	0.01	88	0.04	0.01	88	0.06	0.01	89	0.10	0.01	93
90+ days past due restructured	0.03	0	90	0.02	0	88	0.03	0	88	0.03	0.01	88	0.04	0.01	89
Nonaccrual restructured.....	0.17	0.09	78	0.15	0.12	65	0.13	0.10	67	0.22	0.13	78	0.24	0.14	76
30–89 days past due loans held for sale	0	0	86	0	0	85	0	0	83	0	0	82	0	0	87
90+ days past due loans held for sale.....	0	0	42	0	0	84	0	0	83	0	0	87	0	0	89
Nonaccrual loans held for sale	0	0	82	0.01	0	82	0	0	80	0	0.01	76	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.60	0.32	84	0.38	0.27	75	0.52	0.32	79	0.47	0.40	70	0.57	0.43	76
90+ days past due assets	0.18	0.10	81	0.13	0.10	78	0.19	0.10	78	0.21	0.12	79	0.23	0.15	78
Nonaccrual assets	0.57	0.39	79	0.89	0.59	77	0.65	0.47	77	0.67	0.67	58	0.64	0.53	69
30+ days past due and nonaccrual assets	1.34	0.88	79	1.40	1.04	75	1.36	0.97	75	1.36	1.29	63	1.43	1.19	70
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.49	0.32	77	0.66	0.43	81	0.55	0.36	77	0.60	0.52	66	0.61	0.44	75
90+ days past due and nonaccrual assets + other real estate owned	0.50	0.34	77	0.66	0.46	80	0.55	0.37	77	0.60	0.55	62	0.62	0.48	69
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.70	0.38	85	0.93	0.52	87	0.74	0.41	84	1.03	0.60	89	1.13	0.53	94
Allowance for loan and lease losses	60.28	57.44	61	73.27	67.93	62	63.56	62.64	61	69.57	66.66	61	157.34	115.41	76
Equity capital + allowance for loan and lease losses	6.24	3.52	83	7.15	4.43	84	6.05	3.60	83	8.52	4.97	85	9.80	4.28	92
Tier 1 capital + allowance for loan and lease losses	7.47	3.97	87	9.19	5.28	87	7.84	4.30	85	9.79	6.05	85	11.59	5.65	91
Loans and leases + other real estate owned	1.05	0.63	84	1.43	0.88	83	1.14	0.71	82	1.52	0.97	82	1.62	0.85	91

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.73	0.26	91	0.43	0.24	81	0.63	0.26	88	0.64	0.39	82	0.73	0.38	86
	90+ days past due		0.34	0.11	85	0.25	0.12	85	0.35	0.12	84	0.46	0.16	85	0.47	0.16	84
	Nonaccrual.....		0.72	0.45	78	1	0.65	79	0.77	0.52	77	0.87	0.76	67	0.58	0.46	67
Commercial and industrial	30–89 days past due		0.37	0.28	70	0.21	0.17	67	0.28	0.24	66	0.08	0.23	22	0.09	0.31	20
	90+ days past due		0.03	0.03	69	0	0.02	47	0.04	0.04	67	0	0.03	33	0	0.05	31
	Nonaccrual.....		0.79	0.46	78	1.16	0.64	80	0.82	0.57	73	0.90	0.75	66	1.19	0.83	72
Individuals	30–89 days past due		0.61	0.70	46	0.42	0.55	44	0.63	0.63	54	0.76	0.83	51	0.84	0.83	49
	90+ days past due		0.05	0.07	62	0.03	0.07	59	0.05	0.09	58	0.08	0.14	55	0.09	0.17	54
	Nonaccrual.....		0.02	0.18	33	0.04	0.18	39	0.02	0.17	33	0.03	0.28	27	0.05	0.17	39
Depository institution loans	30–89 days past due		0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0.40	0.10	88	0.42	0.16	79	0.44	0.07	92	0.05	0.17	61	0.03	0.24	56
	90+ days past due		0.01	0	91	0	0	44	0	0	86	0	0	44	0	0	42
	Nonaccrual.....		0.78	0.36	84	1.80	0.69	83	1.09	0.70	82	0.73	0.49	76	0.77	0.67	73
Foreign governments	30–89 days past due			0			0.01			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.59	0.11	90	0.53	0.11	91	0.59	0.12	90	0.52	0.18	84	0.87	0.20	91
	90+ days past due		0.09	0.01	94	0.15	0.01	95	0.14	0.01	96	0.20	0.01	95	0.26	0.01	93
	Nonaccrual.....		0.21	0.07	86	0.91	0.13	92	0.59	0.09	90	0.11	0.15	62	0.23	0.13	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	1.03	0.39	89	0.58	0.35	79	0.92	0.46	84	0.88	0.65	76	1	0.67	78
	90+ days past due	0.53	0.22	84	0.36	0.27	82	0.52	0.24	84	0.60	0.33	83	0.66	0.31	82
	Nonaccrual	0.61	0.61	60	0.74	0.82	56	0.64	0.71	54	0.73	0.89	52	0.63	0.73	50
Revolving	30–89 days past due	0.59	0.26	88	0.47	0.29	78	1	0.28	92	0.47	0.48	53	0.57	0.45	62
	90+ days past due	0.13	0.02	90	0.08	0.02	85	0.16	0.02	90	0.15	0.03	88	0.13	0.05	83
	Nonaccrual	0.80	1.15	66	0.74	1.05	57	0.77	1.18	61	0.76	1.13	53	0.58	1	46
Closed-end	30–89 days past due	1.18	0.42	89	0.62	0.36	78	0.90	0.49	80	1.07	0.65	80	1.25	0.70	83
	90+ days past due	0.66	0.25	85	0.48	0.29	82	0.65	0.26	83	0.81	0.38	84	0.96	0.35	84
	Nonaccrual	0.55	0.60	57	0.74	0.77	57	0.60	0.67	51	0.71	0.87	52	0.66	0.70	53
Junior lien	30–89 days past due	0.01	0.01	79	0.02	0.01	83	0.02	0.01	77	0.03	0.02	72	0.06	0.02	87
	90+ days past due	0	0	79	0	0	88	0.01	0	89	0.01	0	89	0.01	0	88
	Nonaccrual	0.02	0.02	62	0.06	0.04	68	0.03	0.03	56	0.03	0.04	48	0.06	0.04	69
Commercial real estate	30–89 days past due	0.22	0.16	73	0.18	0.14	67	0.15	0.15	64	0.10	0.26	39	0.12	0.18	44
	90+ days past due	0	0.01	61	0	0.01	60	0.01	0.01	68	0.01	0.02	66	0.02	0.03	63
	Nonaccrual	0.88	0.32	90	1.40	0.52	91	0.96	0.38	88	1.16	0.62	82	0.47	0.23	81
Construction and development	30–89 days past due	0.20	0.22	71	0.36	0.12	85	0.08	0.17	62	0.31	0.28	68	0.28	0.28	67
	90+ days past due	0	0.01	39	0.03	0.01	85	0.05	0.01	90	0.11	0.01	95	0.11	0.02	91
	Nonaccrual	0.06	0.16	57	0.10	0.36	54	0.04	0.20	44	0.11	0.41	48	0.14	0.20	64
1–4 family	30–89 days past due	0.16	0.02	91	0.10	0.02	89	0.06	0.02	85	0.17	0.03	89	0.15	0.06	81
	90+ days past due	0	0	47	0.01	0	90	0.03	0	93	0.05	0	95	0.06	0	94
	Nonaccrual	0	0.01	66	0.03	0.02	79	0	0.01	67	0.02	0.03	70	0	0.02	30
Other	30–89 days past due	0.04	0.17	62	0.25	0.07	84	0.02	0.13	57	0.13	0.22	59	0.13	0.20	65
	90+ days past due	0	0.01	40	0.02	0	89	0.02	0	92	0.06	0	96	0.05	0.01	89
	Nonaccrual	0.06	0.13	64	0.07	0.29	55	0.04	0.16	55	0.09	0.35	52	0.14	0.17	69
Multifamily	30–89 days past due	0.04	0.04	71	0.02	0.06	62	0.14	0.07	77	0	0.09	22	0.05	0.08	60
	90+ days past due	0.01	0	90	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.05	0.07	70	0.08	0.14	65	0.03	0.17	56	0.07	0.11	56	0.05	0.05	66
Nonfarm non-residential	30–89 days past due	0.25	0.13	75	0.19	0.14	71	0.16	0.13	70	0.08	0.23	38	0.10	0.14	46
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	51
	Nonaccrual	1.18	0.39	93	1.90	0.66	91	1.33	0.45	92	1.50	0.80	83	0.57	0.28	81
Owner Occupied	30–89 days past due	0.07	0.04	72	0.07	0.04	73	0.13	0.04	86	0.08	0.07	62	0.07	0.07	61
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	57
	Nonaccrual	0.45	0.14	90	1.11	0.25	96	0.62	0.17	92	0.99	0.27	96	0.53	0.16	91
Other	30–89 days past due	0.18	0.08	73	0.13	0.09	76	0.03	0.08	60	0.01	0.14	28	0.03	0.07	42
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	63
	Nonaccrual	0.73	0.21	89	0.80	0.40	79	0.72	0.23	87	0.51	0.44	63	0.04	0.10	41
Farmland	30–89 days past due	6.53	0.11	98	2.55	0.11	98	3.90	0.10	98	2.40	0.11	96	3.32	0.23	99
	90+ days past due	7.29	0.01	98	7.38	0	98	7.66	0	99	13.07	0	99	7.81	0.01	99
	Nonaccrual	3.23	0.63	91	2.74	1.10	82	2.90	0.69	89	2.37	1.13	78	1.84	0.84	77
Credit card	30–89 days past due	0.59	1.02	24	0.54	0.63	33	0.70	0.81	34	1.03	0.95	54	1.51	1.19	71
	90+ days past due	0.20	0.44	37	0.17	0.39	43	0.25	0.45	40	0.35	0.63	34	0.72	0.78	47
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	15,180,681	15,725,718	15,147,424	8,727,221	8,755,586										
Retained earnings	3,018,941	2,397,601	2,640,040	2,330,424	2,088,184										
Accumulated other comprehensive income (AOCI)	-2,097,592	-18,643	-229,940	191,562	-256,505										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	16,102,030	18,104,676	17,557,524	11,249,207	10,587,265										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	5,721,831	5,526,947	5,538,489	2,171,032	2,197,004										
Accumulated other comprehensive income-related adjustments	-2,097,592	-18,643	-229,940	191,563	-256,505										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	12,477,791	12,596,372	12,248,975	8,886,612	8,646,766										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	12,477,791	12,596,372	12,248,975	8,886,612	8,646,766										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	2,176,598	2,865,661	2,176,599	2,195,898	1,207,482										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	2,176,598	2,865,661	2,176,599	2,195,898	1,207,482										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	2,176,598	2,865,661	2,176,599	2,195,898	1,207,482										
Tier 1 Capital.	14,654,389	15,462,033	14,425,574	11,082,510	9,854,248										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	792,978	309,398	838,300	340,359	392,198										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	669,494	752,836	701,221	320,324	279,632										
Allowance for loan and lease losses in tier 2 capital	1,540,632	1,344,920	1,281,339	1,112,760	887,060										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	3,003,104	2,407,154	2,820,860	1,773,443	1,558,890										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	3,003,104	2,407,154	2,820,860	1,773,443	1,558,890										
Exited advanced approach tier 2 capital															
Total capital	17,657,493	17,869,187	17,246,434	12,855,953	11,413,138										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	179,029,827	138,194,849	174,144,194	121,132,711	108,603,616										
Less: Deductions from common equity tier 1 capital	5,721,831	5,526,947	5,538,489	2,171,032	2,197,004										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	173,307,996	132,667,902	168,605,705	118,961,679	106,406,612										
Total risk-weighted assets	137,841,345	126,241,159	131,266,165	88,878,043	87,511,987										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.05	11.85	6	9.98	12.66	9	9.33	12.37	6	10	12.35	15	9.88	12.11	19
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.63	12.53	20	12.25	13.44	34	10.99	13.11	15	12.47	13.08	46	11.26	12.78	28
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.81	14.37	24	14.15	15.42	30	13.14	14.91	19	14.46	15.23	45	13.04	14.36	32
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.46	9.08	30	11.65	9.11	92	8.56	8.98	40	9.32	9.13	56	9.26	9.76	41
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

	Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																	1-Year	5-Year	
Insurance Activities																			
Total insurance underwriting assets		5,985			6,647			6,362			16,078			25,642		-9.96		-82.25	
Total property and casualty assets		0			0			0			0			8,844				-100.00	
Reinsurance recoverables (P/C)																			
Total life and health assets		5,985			6,647			6,362			16,078			16,798		-9.96		-73.21	
Reinsurance recoverables (L/H)								0			0			0					
Separate account assets (L/H)								0			0			0					
Total insurance underwriting equity		5,815			5,397			5,716			13,883			20,255		7.75		-62.30	
Total property and casualty equity		0			0			0			0			8,530				-100.00	
Total life and health equity		5,815			5,397			5,716			13,883			11,725		7.75		-22.68	
Total insurance underwriting net income		117			528			860			2,246			3,195		-77.84		-93.26	
Total property and casualty		0			0			0			88			263				-100.00	
Total life and health		117			528			860			2,158			2,932		-77.84		-92.96	
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			313				-100.00	
Unearned premiums (P/C)		0			0			0			0			74				-100.00	
Policyholder benefit and contractholder funds (L/H)		3			3			3			4			9		0.00		-98.45	
Separate account liabilities (L/H)		0			0			0			0			0					
Insurance activities revenue		43,376			40,321			82,472			75,707			68,085		7.58		39.67	
Other insurance activities income		43,366			40,287			82,398			75,633			67,897		7.64		41.77	
Insurance and reinsurance underwriting income		10			34			74			74			188		-70.59		-97.85	
Premiums		10			34			74			74			188		-70.59		-97.85	
Credit related insurance underwriting		10			34			74			74			188		-70.59		-97.85	
Other insurance underwriting		0			0			0			0			0					
Insurance benefits, losses, expenses		6,212			4,047			10,587			8,713			9,648		53.50		2736.53	
Net assets of insurance underwriting subsidiaries		1,950			16,252			6,262			16,252			16,349		-88.00		-89.83	
Life insurance assets		2,765,731			2,763,209			2,765,056			2,576,738			2,542,234		0.09		12.94	
		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
Analysis Ratios		BHC	Peer # 1	Pct															
Insurance underwriting assets / Consolidated assets		0	0	83	0	0	84	0	0	83	0.01	0	84	0.02	0.01	87			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		0	51.63	16	0	52.30	18	0	53.11	18	0	53.67	17	34.49	51.47	46			
Insurance underwriting assets (L/H) / Total insurance underwriting assets		100	48.37	83	100	47.70	82	100	46.89	82	100	46.33	82	65.51	48.53	53			
Separate account assets (L/H) / Total life assets		0	11.61	43	0	13.29	42	0	13.40	42	0	11.24	43	0	7.26	42			
Insurance activities revenue / Adjusted operating income		1.26	0.36	83	1.53	0.37	85	1.37	0.36	85	1.56	0.41	85	1.44	0.47	84			
Premium income / Insurance activities revenue		0.02	3.08	82	0.08	3.14	83	0.09	2.76	84	0.10	2.84	81	0.28	7.32	75			
Credit related premium income / Total premium income		100	34.56	83	100	30.92	85	100	32.99	84	100	38.23	81	100	34.91	83			
Other premium income / Total premium income		0	65.44	16	0	69.08	15	0	67.01	15	0	61.77	18	0	65.09	16			
Insurance underwriting net income / Consolidated net income		0.01	0.02	86	0.10	0.02	91	0.07	0.02	89	0.27	0.03	91	0.23	0.08	87			
Insurance net income (P/C) / Equity (P/C)								21.10			23.22					15.59		3.08	19.86
Insurance net income (L/H) / Equity (L/H)		4.02	163.24	60	19.57	5.07	83	15.05	4.49	83	15.54	3.62	84	25.01	5.13	88			
Insurance benefits, losses, expenses / Insurance premiums		62,120	3,806.36	94	11,902.94	-395.05	95	14,306.76	927.51	94	11,774.32	447.82	95	5,131.91	233.61	96			
Reinsurance recovery (P/C) / Total assets (P/C)								0.07			0.07					0	0.15	42	
Reinsurance recovery (L/H) / Total assets (L/H)		0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45			
Net assets of insurance underwriting subsidiaries / Consolidated assets		0	0	89	0.01	0	90	0	0	89	0.01	0	92	0.01	0	89			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		16.53	12.13	67	15.63	11.54	65	16.80	12	68	19.98	11.03	88	23.90	11.51	92			
Broker-Dealer Activities					137,443			128,985			116,677			91,279			114,314		
Net assets of broker-dealer subsidiaries (\$000)		0.08	0.53	81	0.07	0.47	83	0.07	0.46	80	0.07	0.75	81	0.10	1.39	77			

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	1,346,197	784,815	1,115,297	617,786	568,224
Real estate loans.....	3,901	2,879	1,749	0	0
Commercial and industrial loans	526,190	306,337	417,627	58,136	74,823
Loans to depository institutions and other banks acceptances	816,106	475,599	695,921	559,650	493,401
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	4,300	4,300	4,300	4,300	4,301
Interest-bearing bank balances	15,028	33,724	22,057	0	0
Total selected foreign assets	1,365,525	822,839	1,141,654	622,086	572,525
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	1.47	0.77	74	0.26	0.64	68	1.14	0.66	73	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42				1.19
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18				27.03
Commercial and industrial loans		0.61			1.03			0.79			0.64				0.29
Foreign governments and institutions		0			0			0			0				0
Growth Rates															
Net loans and leases.....	71.53	11.61	87	22.72	-1.19	79	80.53	6.83	88	8.72	-2.40	73	-18.85	22.48	14
Total selected assets.....	65.95	18.50	84	27.81	3.19	75	83.52	9.48	90	8.66	2.04	64	-18.74	12.40	18
Deposits		-4.80			9.07			0.73			3.46				10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	59,419	0	0	225,366	-100.00	-100.00
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	59,419	0	0	225,366	-100.00	-100.00
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		-100.00
Retained credit exposure.....		0	19,992	0	0	0	0	-100.00
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	19,992	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0.03	0	0	0.21		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0.03	0	0	0.21		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans			19.38					17.38
Home equity lines			8.07					10.14
Credit card receivables.....			0.48					0.96
Auto loans and other consumer loans.....			17.22					22.24
Commercial and industrial loans			28.91					29.61
All other loans and leases.....			25.94					19.66

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....		33.65			0
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....		33.65			0
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....		0			0
Seller's interest carried as securities and loans		0			0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0.13	0	0	0
Total retained credit exposure and asset sale credit exposure	0.40	0.48	0.43	0.48	0.60
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	4,227	0	0	4,008 -100.00 -100.00
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0 -100.00
Total 30–89 days past due securitized assets.....	0	4,227	0	0	4,008 -100.00 -100.00
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	471	0	0	465 -100.00 -100.00
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0 -100.00
Total 90+ days past due securitized assets	0	471	0	0	465 -100.00 -100.00
Total past due securitized assets.....	0	4,698	0	0	4,473 -100.00 -100.00
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	-186	0	0	317 -100.00
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0 -100.00
Total net losses on securitized assets.....	0	-186	0	0	317 -100.00

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans		7.11			1.78
Commercial and industrial loans					
All other loans and leases		7.11			1.78
Total 30–89 days past due securitized assets					1.78
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans		0.79			0.21
Commercial and industrial loans					
All other loans and leases		0.79			0.21
Total 90+ days past due securitized assets		7.91			1.98
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans		-0.63			0.14
Commercial and industrial loans					
All other loans and leases		-0.63			0.14
Total net losses on securitized assets					0.14
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		0.62			1.25
Home equity lines		0.47			0.57
Credit card receivables		0.54			1.51
Commercial and industrial loans		0.21			0.09
All other loans and leases		0.34			0.59
Total managed loans past due 30–89 days		0.38			0.57
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans		0.48			0.96
Home equity lines		0.08			0.13
Credit card receivables		0.17			0.72
Commercial and industrial loans		0			0
All other loans and leases		0.07			0.09
Total managed loans past due 90+ days		0.13			0.23
Total Past Due Managed Assets		0.51			0.80
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans		-0.01			0.03
Home equity lines		-0.01			0.11
Credit card receivables		2.29			7.24
Commercial and industrial loans		0.39			0.42
All other loans and leases		0.24			0.33
Net Losses on Managed Assets Percent of Total Managed Assets		0.22			0.35

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		482,657	648,551	1,397,477	1,530,319	692,407	-25.58	1412.27
Dividends		480,349	647,049	1,394,398	1,526,798	684,697	-25.76	2049.31
Interest		2,308	1,502	3,079	3,521	7,710	53.66	-75.88
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		14,662	9,620	20,258	37,546	5,536	52.41	31.90
Dividends		14,000	9,000	19,000	36,310	3,409	55.56	40.00
Interest		662	620	1,258	1,236	2,127	6.77	-40.68
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		497,319	658,171	1,417,735	1,567,865	697,943	-24.44	1055.70
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		2,161	-1,262	-2,074	9,130	1,806		165.81
Total operating income		499,480	656,909	1,415,661	1,576,995	699,749	-23.97	1039.19
Operating Expenses								
Personnel expenses		5,421	3,181	6,127	16,519	6,126	70.42	-36.19
Interest expense		27,359	27,924	60,417	115,089	142,742	-2.02	-36.84
Other expenses		73,198	140,440	230,971	123,492	144,684	-47.88	19.03
Provision for loan and lease losses		0	0	0	0	0	0	
Total operating expenses		105,978	171,545	297,515	255,100	293,552	-38.22	-6.47
Income (loss) before taxes		386,192	486,441	1,119,855	1,324,113	406,584	-20.61	
Applicable income taxes (credit)		-18,836	-22,731	-56,478	-46,049	-63,418		
Extraordinary items								
Income before undistributed income of subsidiaries		405,028	509,172	1,176,333	1,370,162	470,002	-20.45	
Equity in undistributed income of subsidiaries		593,848	7,615	118,383	-552,950	940,912	7698.40	15.76
Bank subsidiaries		597,909	-13,155	97,017	-546,729	907,727		15.98
Nonbank subsidiaries		-4,061	20,770	21,366	-6,221	33,185		
Subsidiary holding companies		0	0	0	0	0	0	
Net income (loss)		998,876	516,787	1,294,716	817,212	1,410,914	93.29	108.17
Memoranda								
Bank net income		1,078,258	633,894	1,491,415	980,069	1,592,424	70.10	100.46
Nonbank net income		9,939	29,770	40,366	30,089	36,594	-66.61	33.27
Subsidiary holding companies' net income		0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		18,658,055	83.47	19,646,688	79.11	19,606,697	84.43	12,818,678	12,892,784	-5.03	58.97
Common and preferred stock		18,090,128	80.93	19,335,156	77.86	19,296,663	83.10	12,508,643	12,832,750	-6.44	65.03
Excess cost over fair value		204,732	0.92	14,714	0.06	13,215	0.06	13,215	13,215	1291.41	1676.57
Loans, advances, notes, and bonds		296,891	1.33	296,818	1.20	296,819	1.28	296,820	46,819	0.02	-59.32
Other receivables		66,304	0.30	0	0	0	0	0	0		97.52
Investment in nonbank subsidiaries		251,168	1.12	255,466	1.03	252,447	1.09	184,116	198,567	-1.68	-54.76
Common and preferred stock		213,958	0.96	215,821	0.87	217,199	0.94	147,091	164,758	-0.86	-56.58
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		37,210	0.17	39,645	0.16	35,248	0.15	37,025	33,809	-6.14	-38.84
Other receivables		0	0	0	0	0	0	0	0		-100.00
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		81,094	0.36	67,767	0.27	83,767	0.36	63,212	56,500	19.67	187.92
Securities		170,903	0.76	93,120	0.37	223,016	0.96	38,997	37,890	83.53	533971.88
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		2,962,291	13.25	4,440,538	17.88	2,832,449	12.20	4,465,546	3,119,320	-33.29	61.91
Cash and due from unrelated depository institution		30	0	30	0	34	0	41	27	0.00	
Premises, furnishings, fixtures and equipment		1,314	0.01	1,906	0.01	1,349	0.01	1,967	2,112	-31.06	-21.08
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		228,928	1.02	328,382	1.32	222,375	0.96	312,070	238,783	-30.29	7.18
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		22,353,783	100.00	24,833,897	100.00	23,222,134	100.00	17,884,627	16,545,983	-9.99	55.61
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		2,384,544	10.67	2,807,742	11.31	2,077,506	8.95	3,635,923	3,292,011	-15.07	2.20
Subordinated notes and debentures		766,088	3.43	253,825	1.02	785,568	3.38	255,497	552,092	201.82	35.10
Other liabilities		944,313	4.22	872,617	3.51	750,470	3.23	607,161	577,988	8.22	83.74
Balance due to subsidiaries and related institutions		308,481	1.38	388,265	1.56	312,162	1.34	393,706	329,145	-20.55	4.05
Total liabilities		4,403,426	19.70	4,322,449	17.41	3,925,706	16.91	4,892,287	4,751,236	1.87	18.67
Equity Capital		17,950,357	80.30	20,511,448	82.59	19,296,428	83.09	12,992,340	11,794,747	-12.49	68.48
Perpetual preferred stock (income surplus)		2,176,598	9.74	2,865,661	11.54	2,176,599	9.37	2,195,898	1,207,482	-24.05	102.36
Common stock		14,489	0.06	14,846	0.06	14,440	0.06	10,223	10,245	-2.40	32.54
Common surplus		15,250,977	68.23	15,816,045	63.69	15,212,304	65.51	8,776,189	8,800,943	-3.57	53.81
Retained earnings		2,690,670	12.04	1,938,712	7.81	2,202,345	9.48	1,877,659	2,088,184	38.79	7918.21
Accumulated other comprehensive income		-2,097,592	-9.38	-18,643	-0.08	-229,940	-0.99	191,562	-256,505		
Other equity capital components		-84,785	-0.38	-105,173	-0.42	-79,320	-0.34	-59,191	-55,602		
Total liabilities and equity capital		22,353,783	100.00	24,833,897	100.00	23,222,134	100.00	17,884,627	16,545,983	-9.99	55.61
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		247,581	1.11	272,454	1.10	247,508	1.07	251,745	251,563	-9.13	-1.97
Notes payable to subsidiaries that issued TPS		247,581	1.11	272,454	1.10	247,508	1.07	251,745	251,563	-9.13	-1.97
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	126.05	82.17	83	89.40	78.46	65	81.51	66.37	67	52.66	81.10	30	145.73	57.84	92
Dividends declared / Net income	51.11	34	83	88.08	25.30	99	74.06	28.27	97	88.28	42.29	94	48.54	33.08	79
Net income – dividends / Average equity.....	5.24	7.04	36	0.86	9.64	0	1.98	8.62	2	0.78	4.14	13	6.28	6.46	47
Percent of Dividends Paid															
Dividends from bank subsidiaries	94.08	128.25	37	142.15	139.49	54	145.43	155.92	54	211.62	132.17	76	99.97	178.13	25
Dividends from nonbank subsidiaries	2.74	2.20	77	1.98	3.97	73	1.98	4.90	66	5.03	3.41	76	0.50	7.53	53
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	96.83	168.66	30	144.13	193.08	44	147.41	203.53	44	216.66	174.85	73	100.47	260.40	13
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	44.55	43.08	49	102.08	36.56	95	93.49	45.96	91	155.78	60.28	97	43	66.55	27
Interest income from bank subsidiaries.....	0.21	0.13	81	0.24	0.11	83	0.21	0.11	81	0.36	0.36	72	0.48	0.54	69
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	44.76	46.71	48	102.31	38.35	94	93.70	51.33	90	156.14	62.88	96	43.48	69.36	27
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	140.86	45.98	85	30.23	54.17	52	47.07	62.63	46	120.68	56.39	80	9.32	82.95	33
Interest income from nonbank subsidiaries.....	6.66	2.85	79	2.08	2.35	76	3.12	2.44	78	4.11	7.38	73	5.81	20.25	64
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	147.52	54.49	85	32.31	76.16	45	50.19	87.22	41	124.78	79.84	77	15.13	150.41	18
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51				61.23
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.17	65.33	53	98.50	67.82	68	98.50	74.16	59	96.82	69.76	60	97.85	67.32	68
Interest income from bank subsidiaries.....	0.46	0.78	80	0.23	0.39	76	0.22	0.23	79	0.22	0.63	65	1.10	0.80	72
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	96.63	75.26	45	98.73	81.78	53	98.72	83.13	53	97.04	82.20	46	98.95	78.80	60
Dividends from nonbank subsidiaries	2.80	3.28	76	1.37	2.67	74	1.34	3.07	68	2.30	1.95	74	0.49	2.65	57
Interest income from nonbank subsidiaries.....	0.13	0.24	82	0.09	0.35	82	0.09	0.18	81	0.08	0.73	76	0.30	1.19	75
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	2.94	5.58	71	1.46	6.48	62	1.43	4.67	62	2.38	4.70	65	0.79	7.29	49
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt	7.86	28.16	40	8.90	28.31	40	8.64	26.38	40	6.47	27.08	39	6.54	28.33	40